



Atty. Dkt. No. 072955/0101



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hiroyuki OTA  
Title: SYSTEM FOR COMPUTING PROBABILITY  
DISTRIBUTION OF LOAN LOSSES  
Appl. No.: Not yet assigned  
Filing Date: March 31, 2000  
Examiner: Not yet assigned  
Art Unit: Not yet assigned

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Assistant Commissioner for Patents  
Box PATENT APPLICATION  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Hiroyuki OTA

Enclosed are:

- ☒ [ X ] Japanese language Specification, Claim(s), and Abstract (32 pages).
- ☒ [ X ] Informal drawings (11 sheets, Figures 1-12).
- ☒ [ X ] Unexecuted Declaration and Power of Attorney (2 pages)
- ☐ [ ] Small Entity statement.
- ☐ [ ] Information Disclosure Statement.
- ☐ [ ] Form PTO-1449 with a copy of \_\_\_\_ listed reference(s).

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The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$690.00	\$690.00
Total Claims:	22	- 20	= 2	x \$18.00	= \$36.00
Independents:	10	- 3	= 7	x \$78.00	= \$546.00
If any Multiple Dependent Claim(s) present:				+ \$260.00	= \$0.00
Surcharge Fee under 37 C.F.R. 1.16(e)				+ \$130.00	= \$130.00
				SUBTOTAL:	= \$1,402.00
[ ]				Small Entity Fees Apply (subtract 1/2 of above):	= \$0.00
				TOTAL FILING FEE:	= \$1,402.00

- [ ] A check to cover the \$1,402.00 filing fee is enclosed.
- [ X ] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [ ] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Assistant Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

By

*Johnny A. Kumar*

Date: March 31, 2000

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